I evacuated for Hurricane Laura when mandatory evacuation in Lake Charles was declared. I go in touch with somebody who stayed immediately after the hurricane and file a claim with Liberty Mutual as soon as possible. I started calling people who were supposed to help with tree removal and tarping roofs immediately and continued calling, but nobody would get back to me.

I was evacuated in Tennessee (I had some people offer to house me for a couple of months) when I was contacted by somebody named Nick Abshire who said he would remove the tree (three places in my roof) and tarp my roof. He didn't do everything he said. He only removed two pieces of tree and put two tiny tarps over holes, not tarping my entire roof.

I first met Charlotte Ford of Hope Field Construction (or Hope Construction) in December 2020. I was having to research and find contractors because Liberty Mutual had no contractors in network. I could not find any other contractors in Southwest Louisiana. I was at the Candlewood in Nederland, TX because there were no hotels closer to Lake Charles with any vacancy.

Because of her promises to make my house ADA accessible in every way, a shower with a bench in my second bathroom, all doorways and passageways to be 36" in width, fixing my fences and gates and putting concrete in the directions my gates were to open so people would quit opening them the wrong way, adding a garbage disposal, dishwasher, and door in the far southwest room to where it could be a guest room, putting a sidewalk in my back yard from the new door and also a pathway to my shed, and having my entire house fixed exactly how I wanted.

I expected to pay around $10,000 to $20,000 more than the insurance estimate of just under $168,000. I'd not be shocked to have $198,000 if everything were actually new and fixed th way I wanted.

Charlotte Ford promised me that I would be involved in every single decision about the renovation of my home. This was NEVER done. Instead, she wouldn't ever let me see the full repairs of my house and was promising me that I'd be able to live in a room in my house and tell her what I wanted. But, she never let me see my house. She sent very minimal pictures to me expecting me to know the rooms. Only at an extremely later date did I find her Facebook page that is supposed to be for her business and see how badly the condition of what she claimed repairs done were really like. She promised me 30 inch counters when she saw me sitting at a little desk in my hotel room that was the perfect height for me.

I paid her faithfully whenever she asked for a check. It is true that insurance didn't let her start construction until May 2021. I had never had to hire a contractor before, so I did not know to ask for a contract detailing everything. However, I certainly have all of her promises from my Facebook messenger. Charlotte absolutely knew that I was disabled from the message that I sent her and from the first time meeting me (isn't it also illegal to take advantage of a disabled person?)

I did have to get a lawyer to get a settlement and that took from October 2022 to March 2023. (I also was hospitalized from October 18, 2022 until early December 2022, and then was literally suffering until June 2022 and am still healing from the trauma).

There were multiple times that Charlotte promised me that I would be in my house. She constantly promised me that I'd have a room in my house where I could live while she did construction. This never happened.

She had to change the locks on my house because whoever my insurance sent out did not secure the lockbox with the key correctly and somebody took the key, came into my house and stole multiple items. This was sometime between January 2021 and May 2021. Charlotte Ford never gave me a new copy of my key. She will claim that she did, but I never got one until after she stopped working on my house, which was not complete.

I asked for a copy of my key multiple times, but she never gave me one. She only ever gave me the key after she said she quit working on my house.

I have added up every invoice and estimate (yes, all of them together, no just estimates and not just invoices) that was given to me or to my insurance or received from Charlotte Ford or the Brasher law firm when asked for them. The total of all of those is $169,724.59.

I wrote an e-mail to Charlotte in November 2023 that I needed to move into my house by November 17, 2023 that she ignored. She constantly told me that my house was not livable. For months on end, she gave the excuse that my pipes for hot water and heat needed replacing (I still don't have hot water or heat) saying that I couldn't move into my house.

Charlotte Ford obviously deliberately caused a leak in my gas pipes as this was something that she said was "found" in November 2023 and then NEVER repaired. I have a friend that told me running gas pipes only takes one to two days and she knows as she is a landlord and takes care of what she can do on her own when she can. Charlotte NEVER fixed this problem that she caused.

I had said how Charlotte Ford wasn't able to start construction on my house until May 2021. She lied straight to my face saying that she wasn't able to start until November 2021. I have the proof that it was in May 2021, both in e-mail and check. I did not realize how much I had paid her because I had not been keeping track of all of the payments with each payment. I added every payment (checks, Paypal, CashApp, and Venmo) along with asking others to add the totals and we got $202,021. This should have gotten me a completely new house, especially since it is well over any estimate given. I should never have had to pay this much. This cost doesn't include the over $5,000 that I had to pay out of pocket for the PODS (Charlotte promised me that I have no ou of pocket expenses).

Charlotte Ford promised me that I would have enough money left over to buy an electric

keyboard, have my piano fixed, and buy a used car (though, I'd not buy one now with how my healing from trauma is affecting my body). I have not seen my really nice bookshelf that she claimed she saved.

It was only on the night of February 13 that I got a copy of my key that was dropped off at the hotel where I was staying. It was too late to go see my house by the time I got my key, so I went to see it on Valentine's day 2024. I cried out of frustration and anger that nothing was finished.

A supposed go between got Charlotte to fix a little bit more, but all the person was truly doing was delivering the threats of Charlotte suing me and I know that Charlotte Ford has no case against me because she wants to sue for defamation of character, but what I say has to be false and I have proof of what I say.

I have no kitchen at all. It is also painted the wrong color. I have no second bathroom. The tub in it is gross and dirty and it has no faucet. It was also supposed to be a walk-in shower with a bench, not a tub. The toilet does not flush and it is gross. There is no sink.

The pathway to my main bathroom is not even wide enough for my transport chair which is smaller than a regular wheelchair. The sink is higher than 30 inches. The bathroom is very small and not bigger like she promised.

The lights in my room are dependent on the lights that are in the room that are supposed to be my sunroom. I asked for my washroom to be in my sunroom, but she did not do that. Instead, they are in the room I asked to be a guest room and have the new door in the room for a guest and for safety reasons as it would be much safer if there is a fire in the house as there would be a way to safely exit the house.

The room that is supposed to be my guest room is not painted the right colors. The room that is supposed to be my office and music room is not painted the right colors. The room that is supposed to be my guest room isn't painted or finished at all. The room that is supposed to be my sunroom isn't painted or finished at all. There are also plants growing in some caulk or something that she put in an area where the wall and floor meet. Charlotte caused this problem, too. It didn't exist and then when I guessed what the problem must be, Charlotte agreed to that because she had no good explanation for the damage she was causing.

There is only one fan in my living room and that's the fan from before the hurricanes. The lights in my living room are the ones from before the hurricanes. There's an inside door between my room and the room that is supposed to be my sunroom.

Charlotte Ford said she was using her own money (an obvious lie because of how much I paid her and how much is not done and is incorrectly done in my house) to finish my house. What she said was that it was just the room that is supposed to be my guest room (the far southwest room) that was going to have to be painted different colors from the colors that I chose. This led me to believe that she only had some painting left to do and I'd be able to move ino my house

soon (back in November 2023).

Charlotte Ford kept finding new things that needed fixing. It is obvious that the majority of stuff is repurposed so she could pocket my money (not save me money). She didn't clean tons of things and only painted over them.

Charlotte Ford made the closet in the room that is supposed to be my office and music room way too small. It used to be a really nice, large, almost walk-in closet and she made it very small. This is not at all what I wanted.

The water to my clothes washer doesn't work (this was fixed by a person from University United Methodist in Lake Charles). This is no a good thing as I need to be able to wash my clothes (but at least I can wash them in cold water now). And, as said before, it's not even where I want it because it is not in my sunroom, but in the room that is supposed to be a guest room. I saw a rusty bent nail on my floor.

I am living in my house, but it has no heat or hot water and it is difficult to do things as it is not ADA accessible like promised.

The air conditioner doesn't work correctly. The vents/registers in my living room don't blow cold air. When it is hot outside, it is extremely hot in the living room and causes other areas of my house to be hot.

The walk-in soaker tub that is in my main bathroom is used. I got confirmation of this when somebody took me to get my hair washed and cut by her friend and she was talking about the tub and she told her that she got it from some guy who had it for his mother. The tub is gross and the shower head doesn't work. (I also hate the dimensions on it as I cannot use it properly at all).

Doors are second hand or repurposed and they don't have the knobs that I want. Charlotte used whatever she could scrounge up as cheap as she could so she could steal money instead of using it for repairing my house. I know there's a lot more wrong and a lot more repurposed items. I know lots more isn't done, but I am not a contractor and don't know how to tell everything.

I do not know EVERYTHING that is wrong because as I go to use different things in my house or find the time to look at things and try things, I keep finding more that is wrong. This is nowhere near even the estimate of $168,000 of repairs.

I contacted a contractor Enrqiue Gary of Do-It-All Construction in Lake Charles on Facebook. He told me to demand the receipts and spreadsheets to see where all the money that I paid went. For six days, I e-mailed, called, and texted Charlotte Ford demanding those documents. What I got back was an e-mail from her telling me to stop contacting me and that any demand needed to come from an attorney. Of course, I can't find any attorney to take the case and I

have no money to hire an attorney. (I'm actively looking for a work from home job or trying to get students as I teach theatre classes online, but I currently have no students for an income).

So, it seems this is major misappropriation of funds being that she can't prove where the money was spent. It is also taking advantage of a disabled person. I am not sure if I have included everything, but this is what I can seem to find and remember. The documents that I provided to you should reflect what I have told you here.

I was forced to use every bit of my sister's death benefit, my savings, borrow against my life insurance three times, have multiple donations, and use hotel rewards points just to be able to safely live in places.